

Cycle Date: June-2014
Run Date: 09/08/2014
Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover		For Charter : N/A								
09/08/2014		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	696,453,942	759,720,918	9.1	912,083,387	20.1	763,807,095	-16.3	853,811,103	11.8	
TOTAL INVESTMENTS	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	3,009,419,984	2.1	
Loans Held for Sale	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	40,428,709	-27.1	
Real Estate Loans	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,100,629,016	2.6	
Unsecured Loans	579,186,014	617,977,964	6.7	651,200,953	5.4	699,302,630	7.4	698,498,104	-0.1	
Other Loans	2,575,615,405	2,640,814,336	2.5	2,807,810,391	6.3	3,062,443,362	9.1	3,225,674,837	5.3	
TOTAL LOANS	6,043,953,241	6,132,586,673	1.5	6,309,124,198	2.9	6,783,913,607	7.5	7,024,801,957	3.6	
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)	-3.4	(79,014,669)	17.0	(69,186,374)	-12.4	(67,657,666)	-2.2	
Land And Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	270,143,048	3.8	
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	40,986,647	3.9	
NCUSIF Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,542,182	-0.9	
All Other Assets	146,676,104	169,039,177	15.2	206,409,127	22.1	239,317,253	15.9	239,730,190	0.2	
TOTAL ASSETS	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5	
LIABILITIES & CAPITAL:										
Dividends Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	8,959,763	-27.8	
Notes & Interest Payable	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	182,620,402	-1.9	
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	145,913,832	16.8	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	392,058,925	430,218,268	9.7	403,920,217	-6.1	323,465,403	-19.9	337,493,997	4.3	
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,642,427,273	6.0	
Regular shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,143,656,926	8.4	
All Other Shares & Deposits	4,972,649,959	5,061,635,574	1.8	5,220,689,075	3.1	5,206,157,630	-0.3	5,200,601,387	-0.1	
TOTAL SHARES & DEPOSITS	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,322	3.2	9,986,685,586	3.4	
Regular Reserve	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,836,932	0.2	
Other Reserves	274,433,427	206,927,452	-24.6	220,530,951	6.6	192,921,656	-12.5	214,511,578	11.2	
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	751,678,061	3.2	
TOTAL EQUITY	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,180,026,571	4.0	
TOTAL LIABILITIES, SHARES, & EQUITY	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,504,206,154	3.5	
INCOME & EXPENSE										
Loan Income*	376,309,592	355,820,443	-5.4	343,864,952	-3.4	333,498,884	-3.0	165,006,601	-1.0	
Investment Income*	58,229,825	54,773,244	-5.9	49,187,521	-10.2	44,803,870	-8.9	23,359,001	4.3	
Other Income*	182,756,981	194,857,197	6.6	232,644,068	19.4	233,939,996	0.6	110,830,259	-5.2	
Total Employee Compensation & Benefits*	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	110,910,144	3.0	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ²	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	406,683	-88.9	
Total Other Operating Expenses*	185,636,132	191,416,352	3.1	210,718,700	10.1	225,652,896	7.1	110,567,768	-2.0	
Non-operating Income & (Expense)*	-1,993,406	-905,398	54.6	541,601	159.8	4,115,606	659.9	-391,244	-119.0	
NCUSIF Stabilization Income*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Provision for Loan/Lease Losses*	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,402,032	-19.0	19,227,830	-18.9	
Cost of Funds*	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,071,459	-20.0	30,405,952	-8.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{2/1}	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,822,666	-9.1	27,692,923	-10.4	
Net Income (Loss)*	40,824,519	56,212,876	37.7	59,513,457	5.9	54,481,286	-8.5	27,286,240	0.2	
TOTAL CU's	126	124	-1.6	118	-4.8	118	0.0	118	0.0	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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# Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
* Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
1. Summary Financial										

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Supplemental Ratio Analysis					
Return to cover	For Charter : N/A				
09/08/2014	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Jun-2014
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.78
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75	4.21	5.58	5.18
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.69
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.73
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.72
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	1.72
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.87	9.75
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.07
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.35
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	3.63
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	2.70
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	35.53	29.51	4.50
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	1.58
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	98.07
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	1.42
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	0.08
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	15.30
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	8.19
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.67
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	1.07
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	19.58
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.03
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.23
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.19
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.33
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	1.06
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.15
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.13
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.95
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.69
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.87
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.22
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.78
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	43.65
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.23
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.59
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.16	22.37
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.07
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.30
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.90
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	134.16
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.61
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.69
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS		4. Assets
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Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans												
Return to cover			For Charter :	N/A								
09/08/2014			Count of CU :	118								
CU Name: N/A			Asset Range :	N/A								
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group :				N/A							

Return to cover	Indirect and Participation Lending							
09/08/2014	For Charter : N/A							
CU Name: N/A	Count of CU : 118							
Peer Group: N/A	Asset Range : N/A							
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014 % Chg
INDIRECT LOANS OUTSTANDING								
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	852,263,891 12.0
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	478,957,428 2.2
Total Outstanding Indirect Loans	1,040,644,418	1,045,143,587	0.4	1,074,439,410	2.8	1,229,665,073	14.4	1,331,221,319 8.3
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	17.03	-0.1	18.13	6.4	18.95 4.5
DELINQUENCY - INDIRECT LENDING ¹								
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	44,711,577 -15.0
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	11,853,269 -11.1
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	1,933,678 -14.3
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4	533,369	57.3	422,748 -20.7
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	14,209,695 -11.9
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.07 -18.6
LOAN LOSSES - INDIRECT LENDING								
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	7,739,947 11.0
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4	927,340 -17.6
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	6,812,607 16.5
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	1.06 4.8
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):								
Consumer	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	10,122,653 18.5
Non-Federally Guaranteed Student Loans	N/A	15,234,252		14,616,060	-4.1	14,425,286	-1.3	14,505,043 0.6
Real Estate	18,459,571	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4	10,525,212 -8.9
Member Business Loans (excluding C&D)	14,569,410	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	21,426,018 382.8
Non-Member Business Loans (excluding C&D)	20,762,048	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0	20,076,345 -41.2
Commercial Construction & Development	83,412	248,059	197.4	0	-100.0	4,459,025	N/A	1,027,258 -77.0
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	111,089,894 10.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	147,767,797	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0	188,772,423 6.2
%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0	2.74	-4.3	2.62	-4.3	2.69 2.5
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	44,611,975 16.8
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.87 29.3
PARTICIPATION LOANS SOLD:								
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	24,956,487	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	37,135,604 22.6
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	20,895,498 20.4
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	12,616,206 68.2
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	0.05	-33.9	0.14	169.5	0.22 62.5
WHOLE LOANS PURCHASED AND SOLD:								
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5	1,518,790	113.9	73,968 -90.3
*Loans Purchased in Full from Other Sources YTD	N/A	0		0	N/A	771,600	N/A	0 -100.0
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.96	0.01	-98.6	0.02	46.0	0.07	234.5	0.00 -92.8
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0 N/A
DELINQUENCY - PARTICIPATION LENDING ¹								
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5	816,588	-25.3	822,475	0.7	1,004,214 22.1
60 to 179 Days Delinquent	666,483	2,545,177	281.9	1,379,762	-45.8	2,555,514	85.2	6,112,892 139.2
180 to 359 Days Delinquent	30,431	54,007	77.5	54,357	0.6	120,092	120.9	104,681 -12.8
> = 360 Days Delinquent	9,988	9,486	-5.0	16,572	74.7	35,766	115.8	101,846 184.8
Total Del Participation Lns (>= 60 Days)	706,902	2,608,670	269.0	1,450,691	-44.4	2,711,372	86.9	6,319,419 133.1
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	3.35 119.5
LOAN LOSSES - PARTICIPATION LENDING								
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	204,029 -80.2
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	64,618 -3.3
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	139,411 -85.5
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.15 -86.2
¹ Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
# Means the number is too large to display in the cell								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.							10. IndirectAndParticipationLns	

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[illegible]

Member Business Loan Information									
Return to cover									
09/08/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	296,600,740	6.0
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	33,503,471	-2.9
Total Business Loans (NMBLB) ¹	258,593,750	303,619,391	17.4	321,258,541	5.8	314,214,305	-2.2	330,104,211	5.1
Unfunded Commitments ¹	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	10,681,912	60.0
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS ¹	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	319,422,299	3.9
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.78	0.3
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,760	1.0
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	167	5.0
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,927	1.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	9,078,759	17.7
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	2,364,267	50.4
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1	107,504,864	2.4
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865		83,383,184	-2.3	78,599,018	-5.7	83,679,952	6.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	90,923,491	7.4
Total Real Estate Secured Business Loans	N/A	260,196,118		270,109,974	3.8	277,520,730	2.7	293,551,333	5.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	399,058	9.4
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	33,760,032	-1.1
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	870,450	2.6
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,523,338	14.0
Total Non-Real Estate Secured Business Loans	N/A	43,423,273		51,148,567	17.8	36,693,575	-28.3	36,552,878	-0.4
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	29	11.5
Number - Farmland	N/A	5		6	20.0	8	33.3	9	12.5
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	870	6.6
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	208	-17.5
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	247	6.5
Total Number of Real Estate Secured Business Loans	N/A	1,236		1,279	3.5	1,334	4.3	1,363	2.2
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	18	12.5
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	266	-7.3
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	31	14.8
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	249	5.1
Total Number of Non-Real Estate Secured Business Loans	N/A	612		578	-5.6	567	-1.9	564	-0.5
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	39,490,856	-21.7
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	6,697,222	34.9
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	2,976,129	-61.8
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	7,705,454	134.3
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	172,343	-93.9
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	731,553	-54.2
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	8,609,350	11.3
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	3.63	-28.2
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	2.70	7.2
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	-45.0	16,544,315	545.0	1,036,775	-87.5
*Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	829,162	257.6
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	285,215,772	4.9
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	3,070,684	-56.4
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	10	-56.5
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5	1,135,018	10.4
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	39	8.3
Agricultural Related (NMBLB) ¹	120,508	1,780,662	1,377.6	1,733,480	-2.6	1,936,556	11.7	2,763,325	42.7
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	27	12.5
* Business Loans and Participations Sold	3,236,775	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7	860,000	18.7
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	4,649,451	-15.8
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	24	-40.0
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.									
This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Other Investment Information									
Return to cover		For Charter :	N/A							
09/08/2014		Count of CU :	118							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	27,887,388	-4.9	
Total FDIC-Issued Guaranteed Notes	N/A	50,000		5,000	-90.0	0	-100.0	0	N/A	
All Other US Government Obligations	N/A	61,156,480		64,363,364	5.2	102,225,315	58.8	87,274,782	-14.6	
TOTAL U.S. GOVERNMENT OBLIGATIONS	107,537,224	84,960,368	-21.0	99,989,067	17.7	131,537,900	31.6	115,162,170	-12.4	
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	909,536,293	0.7	
Agency/GSE Mortgage-Backed Securities	648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	1,004,164,157	7.3	
TOTAL FEDERAL AGENCY SECURITIES	1,483,518,936	1,887,691,974	27.2	1,887,195,952	0.0	1,839,653,360	-2.5	1,913,700,450	4.0	
Securities Issued by States and Political Subdivision in the U.S.	N/A	10,926,890		11,720,048	7.3	12,965,820	10.6	9,606,995	-25.9	
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	127	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	2,514,974	-7.5	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	9,201,708	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1	2,515,101	-7.5	
Mutual Funds	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	28,801,983	-2.5	
Common Trusts	1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,529,472	-1.0	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	27,897,090	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1	32,331,455	-2.4	
Bank Issued FDIC-Guaranteed Bonds	N/A	0		0	N/A	0	N/A	246,267	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	362,799,426	3.6	
Commercial Mortgage Backed Securities	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	52,588,677	-4.7	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,754,486,809	4.5	
Investment Repurchase Agreements	136,621	0	-100.0	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029	-46.1	149,005,809	-10.8	118,296,338	-20.6	114,350,888	-3.3	
Cash on Deposit in Other Financial Institutions	241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	585,824,232	17.0	
CUSO INFORMATION										
Value of Investments in CUSO	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	41,990,944	3.3	
CUSO loans	6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	406,243	0.0	
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,413,098	5.5	
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	77,258,027	82.9	
Total Capital of Wholly Owned CUSOs	9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	29,846,613	-21.4	
Net Income/Loss of Wholly Owned CUSOs	-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	-297,030	-107.7	
Total Loans of Wholly Owned CUSOs	N/A	303,645		352,700	16.2	388,198	10.1	410,761	5.8	
Total Delinquency of Wholly Owned CUSOs	0	13,969	N/A	35,299	152.7	17,033	-51.7	15,764	-7.5	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	0	N/A	0	N/A	0	N/A	2,273,448	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	181,188,514	8.3	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	16	16	0.0	16	0.0	18	12.5	19	5.6	
Approved Mortgage Seller	9	9	0.0	15	66.7	15	0.0	17	13.3	
Borrowing Repurchase Agreements	2	2	0.0	0	-100.0	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	2	100.0	3	50.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	1	N/A	
Deposits and Shares Meeting 703.10(a)	2	2	0.0	0	-100.0	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	21	21	0.0	28	33.3	30	7.1	29	-3.3	
Charitable Donation Accounts	N/A	N/A		N/A		N/A		0		
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	N/A		N/A		N/A		27,885,598		
Other Investments	N/A	N/A		N/A		N/A		6,519,088		
Other Assets	N/A	N/A		N/A		N/A		71,393,555		
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		105,798,241		
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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										15.OtherInvIn

				Supplemental Share Information, Off Balance Sheet, & Borrowings													
Return to cover				For Charter : N/A													
09/08/2014				Count of CU : 118													
CU Name: N/A				Asset Range : N/A													
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
				Count of CU in Peer Group : N/A													

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	Information Systems & Technology								
Return to cover			For Charter :	N/A					
09/08/2014			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally					
	Count of CU in Peer Group :			N/A					
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Jun-2014	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8	66	-2.9	63	-4.5	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	51	2.0
CU Developed In-House System	1	1	0.0	0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0	4	0.0	4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	69	-1.4
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	84	-1.2
Kiosk	6	6	0.0	6	0.0	7	16.7	7	0.0
Mobile Banking	12	16	33.3	29	81.3	38	31.0	44	15.8
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.3
Services Offered Electronically									
Member Application	34	36	5.9	40	11.1	39	-2.5	40	2.6
New Loan	45	44	-2.2	46	4.5	48	4.3	48	0.0
Account Balance Inquiry	89	90	1.1	90	0.0	91	1.1	91	0.0
Share Draft Orders	63	63	0.0	63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0	23	9.5	24	4.3	25	4.2
Loan Payments	84	85	1.2	82	-3.5	83	1.2	83	0.0
Account Aggregation	12	12	0.0	13	8.3	15	15.4	16	6.7
Internet Access Services	23	25	8.7	26	4.0	28	7.7	28	0.0
e-Statements	73	74	1.4	77	4.1	80	3.9	80	0.0
External Account Transfers	15	18	20.0	22	22.2	26	18.2	27	3.8
View Account History	91	92	1.1	91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
Merchant Processing Services	4	5	25.0	6	20.0	6	0.0	6	0.0
Remote Deposit Capture	5	6	20.0	10	66.7	14	40.0	15	7.1
Share Account Transfers	86	89	3.5	88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7	68	1.5	71	4.4	72	1.4
Download Account History	76	77	1.3	75	-2.6	77	2.7	78	1.3
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0	3	0.0	6	100.0	9	50.0
Mobile Payments	N/A	N/A		N/A		7		14	100.0
Type of World Wide Website Address									
Informational	12	11	-8.3	11	0.0	11	0.0	11	0.0
Interactive	8	8	0.0	3	-62.5	2	-33.3	3	50.0
Transactional	80	83	3.8	86	3.6	88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	12.2	533,875	11.2	558,746	4.7
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
									18.15&

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09/08/2014

CU Name: N/A

Peer Group: N/A

Graphs 1

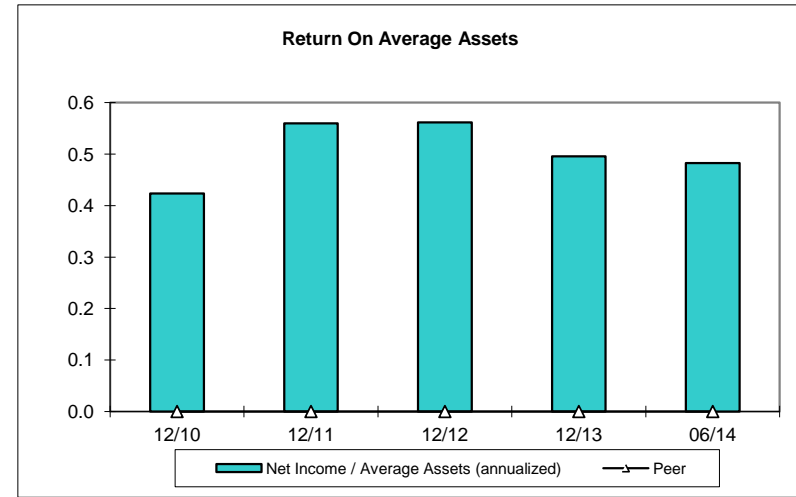
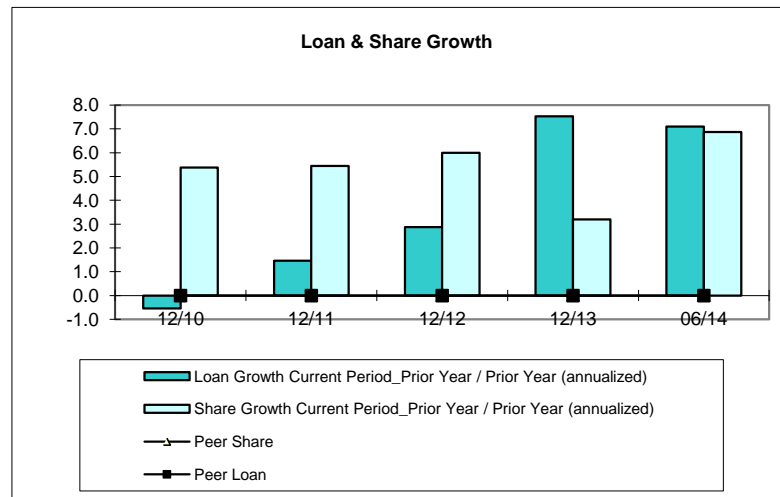
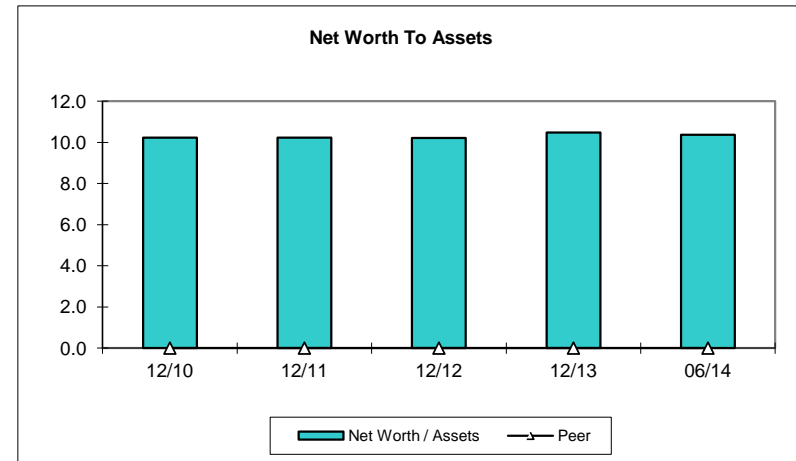
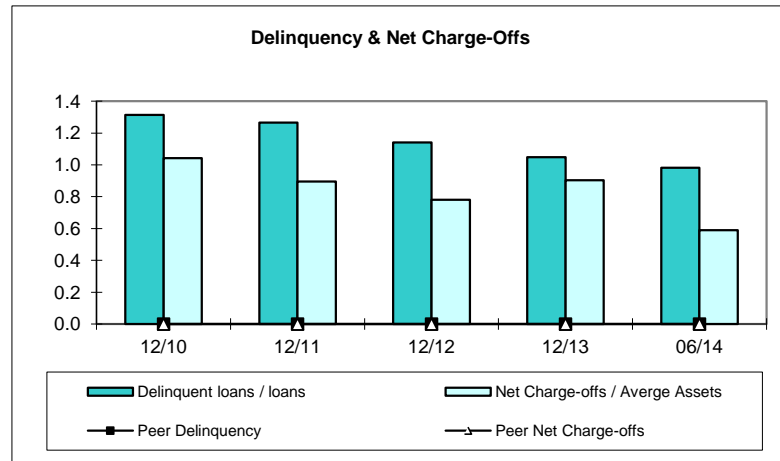
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/08/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

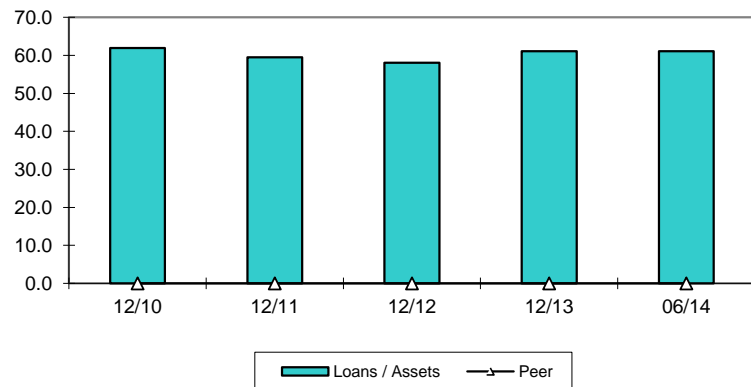
Count of CU : 118

Asset Range : N/A

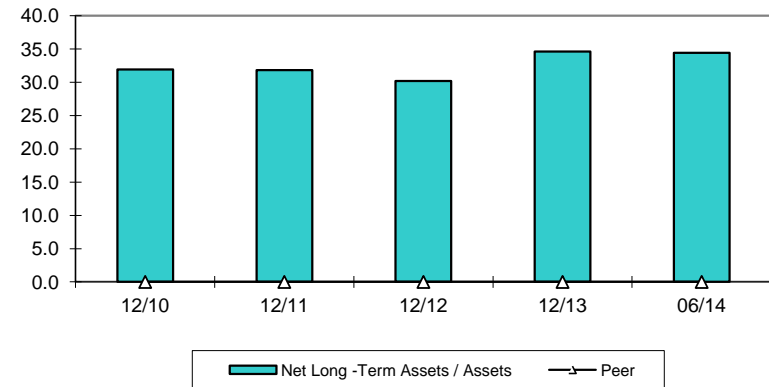
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

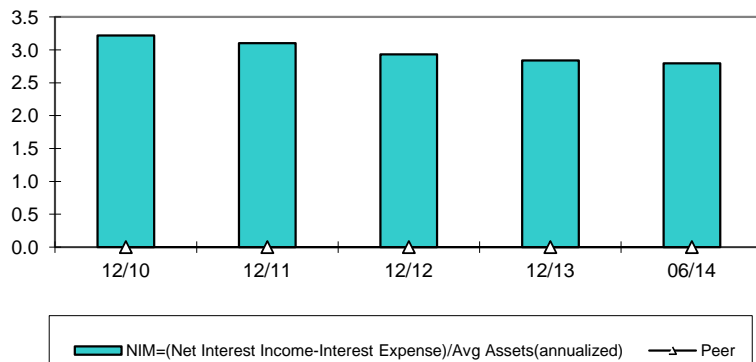
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

